

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

THOMAS MEREDITH) NO. 05-23012
) HON. JOHN H. SQUIRES.
) BANKRUPTCY JUDGE

TRUSTEE'S FINAL ACCOUNT AND
APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE

TO: The Honorable John H. Squires
United States Bankruptcy Judge

Final distribution of all monies has been made in accordance with the Order Awarding Compensation and Expenses and the Trustee's Final Distribution Report, copies of which are attached hereto as Group Exhibit A.

All checks have been cashed. Evidence of all cancelled checks since the filing of the Trustee's Final Report is set forth on the Form 2 report attached hereto as Exhibit B. Form 2 also reflects a net total balance of zero for this estate.

The Trustee certifies that the estates has been fully administered and requests that she be discharged and that the case be closed pursuant to 11 U.S.C. section 350.

Dated: May 9, 2008

/s/ Brenda Porter Helms

Trustee

Brenda Porter Helms
3400 W. Lawrence Avenue
Chicago IL 60625
(773) 463-6427

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NORTHERN ILLINOIS

IN RE:

CHAPTER 7

Thomas Meredith

CASE NO. 05-23012

Debtor(s).

HON. JOHN SQUIRES

FINAL DISTRIBUTION REPORT

I, BRENDA PORTER HELMS, trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution.

SUMMARY OF DISTRIBUTION:

Chapter 7 Administrative Expenses:	\$21,937.63
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims (507(a)(3)-(a)(6)):	\$62,092.95
Secured Claims	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$0.00
Interest (726(a)(5)):	\$0.00
Surplus to Debtor (726(a)(6)):	\$0.00
TOTAL AMOUNT TO BE DISTRIBUTED:	\$84,030.58

Group Exhibit A

REPORT OF DISTRIBUTION - CONT'D

1. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§506 - Secured Claims	\$ 0.00	0.00

2. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Chapter 7 costs of administration including Court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. §1930(6))	\$21,937.63	100.00

CLAIM NO.	CREDITOR	AMOUNT OF ALLOWED CLAIM	FINAL DIVIDEND
	Brenda Porter Helms, Trustee Trustee Compensation	\$20,000.00	\$20,000.00 *
	Brenda Porter Helms, Trustee Trustee Expenses	\$75.32	\$75.32
	Alan D. Lasko & Associates, P.C. Accountant for Trustee Fees	\$1,848.00	\$1,848.00
	Alan D. Lasko & Associates, P.C. Accountant for Trustee Expenses	\$14.31	\$14.31

* Trustee compensation has been voluntarily reduced from \$33,104.71

3. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) Debtor-in Possession (DIP) administrative expenses	\$ 0.00	0.00

4. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)	\$ 0.00	0.00

5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(3) - Wages, salaries or commissions, limited to \$4.925	\$ 0.00	0.00

6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(4) - Contributions to Employee Funds	\$ 0.00	0.00

7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(5) - Farmers' and Fisherman's claims to the extent of \$4.925	\$ 0.00	0.00

8. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(6) - Deposits by consumers to the extent of \$2.225	\$ 0.00	0.00

9. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(7) Alimony, Maintenance and Support	\$ 86,100.00	72.12

CLAIM NO.	CREDITOR	AMOUNT OF ALLOWED CLAIM	FINAL DIVIDEND
11	Michelle Meredith Alimony & Child Support-- 507	\$20,000.00	\$14,423.45
12	Michelle Meredith Alimony & Child Support-- 507	\$62,500.00	\$45,073.28
10	Michelle Meredith Alimony & Child Support-- 507	\$3,600.00	\$2,596.22

10. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(b) Tax Liens	\$ 0.00	0.00

11. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(8) Tax Claims excluding fines and penalties	\$ 0.00	0.00

12. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(9) - Capital Commitments to FDIC, et al.	\$ 0.00	0.00

13. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(2) - General Claims (To be paid <u>pro rata</u> after costs of administration and priority claims are paid in full		\$ 213,397.86	0.00
CLAIM NO.	CREDITOR	AMOUNT OF ALLOWED CLAIM	FINAL DIVIDEND
9	Citibank/Choice Payments to Unsecured Credit Card Holders	\$14,233.86	\$0.00
1	Discover Bank/Discover Financial Services Payments to Unsecured Credit Card Holders	\$11,067.73	\$0.00
3	Harris Bank N.A. General Unsecured 726	\$19,911.40	\$0.00
4	Harris Bank N.A. General Unsecured 726	\$8,467.66	\$0.00
5	Harris Bank N.A. General Unsecured 726	\$18,654.73	\$0.00
6	Harris Bank N.A. General Unsecured 726	\$9,269.93	\$0.00
7	Harris Bank N.A. General Unsecured 726	\$8,998.35	\$0.00
8	Harris Bank N.A. General Unsecured 726	\$12,794.20	\$0.00
2	TJM Enterprises Inc. General Unsecured 726	\$110,000.00	\$0.00

14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(3) Late unsecured Claims	\$ 0.00	0.00

15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(4) - Fines/ Penalties	\$ 0.00	0.00

16. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(5) - Interest	\$ 0.00	0.00

17. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(6) - Surplus to Debtor	\$ 0.00	0.00

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED/ WITHDRAWN (DESIGNATE)
Priority	13	Michelle Meredith, c/o Anderson & Associates, 1701 E. Woodfield Rd. #105, Schaumburg IL 60173	\$22,500	Disallowed per court order dated 1/5/07

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: 2/20/08

/s/ Brenda Porter Helms

ESTATE CASE DOCUMENTS RECORD

Page: 1

Case No: 05-23012 -SQU
Case Name: Meredith, Thomas

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1749 Money Market - Interest Bearing

Taxpayer ID No: *****7968
For Period Ending: 05 09 08

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans Code	Deposits (\$)	Disbursements (\$)	Account CD Balance (\$)
11/28/05	1	Chicago Title & Trust 1849 W. Army Trail Road Addison IL 601201 PATEL, MINISH	sale proceeds		96,329.23		96,329.23
			Memo Amount: (5,000.00)	8500-000			
			Earnest Money				
		COX, DEBRA	Memo Amount: (4,668.19)	4120-000			
			Cox judgment pay off				
		DUPAGE COUNTY COLLECTOR	Memo Amount: (9,349.68)	4700-000			
			County taxes				
		OXFORD BANK	Memo Amount: (155,449.46)	4110-000			
			Payoff second mortgage				
		BANK OF AMERICA	Memo Amount: (151,606.86)	4110-000			
			Payoff first mortgage				
		PATEL, MINISH	Memo Amount: (325.00)	2500-000			
			Reimburse to seller for rate lock				
		REMAX/AFFILIATES	Memo Amount: (30,750.00)	3510-000			
			Realtor's commission				
		CHICAGO TITLE INSURANCE CO.	Memo Amount: (1,535.00)	2500-000			
			Title insurance				
		CHICAGO TITLE INSURANCE CO.	Memo Amount: (30.00)	2500-000			
			Delivery fees				
		CHICAGO TITLE INSURANCE CO.	Memo Amount: (65.00)	2500-000			
			Commitment update fees				
		CHICAGO TITLE INSURANCE CO.	Memo Amount: (35.00)	2500-000			
			Tax payment fee				
		CHICAGO TITLE INSURANCE CO.	Memo Amount: (120.00)	2500-000			
			Release recording fees				
		CHICAGO TITLE INSURANCE CO.	Memo Amount: (301.25)	2820-000			
			County transfer stamps				
		DUPAGE COUNTY COLLECTOR	Memo Amount: (5,218.60)	4700-000			
			Pre-petition real estate taxes				
		CHICAGO TITLE INSURANCE CO.	Memo Amount: (5.00)	2500-000			
			Duplicate tax bill				
		MEREDITH, THOMAS	Memo Amount: (900.00)	2500-000			
			Reimburse for Drivit Inspection				
		GARDI, HITEN	Memo Amount: (26,900.00)	2500-000			
			Credit to buyer for Drivit repair				
		CARRADUS, A.D	Memo Amount: (455.00)	2500-000			
			survey				
		SCHILLER DUCANTO & FLECK	Memo Amount: (55,000.00)	8500-000			
			Co owner's attorneys fees				
		MEREDITH, MICHELLE	Memo Amount: (50,354.23)	8500-000			
			Co-owner's interest				
		MEREDITH, THOMAS	Memo Amount: (7,500.00)	8100-002			
			Homestead exemption				
		CHICAGO TITLE INSURANCE CO.	Memo Amount: (602.50)	2820-000			
			State transfer stamps				
		PATEL, MINISH	Memo Amount: 602,500.00	1110-000			
			Salvs price				

Exhibit B

Case No: 05-23012 -SQU
Case Name: Meredith, Thomas

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1749 Money Market - Interest Bearing

Taxpayer ID No: *****7968
For Period Ending: 05/09/05

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account CD Balance (\$)
11/29/05	000101	Cosmopolitan Bank	land trust fees	2500-000		75.00	96,254.23
12/02/05	000102	FED EX	DELIVERY OF CLOSING DOCS	2990-000		20.02	96,234.21
12/30/05	11	BANK OF AMERICA, N.A.	Interest Rate 0.600	1270-000	48.95		96,283.16
01/31/06	11	BANK OF AMERICA, N.A.	Interest Rate 0.600	1270-000	49.07		96,332.23
02/11/06	000103	Chicago Title Insurance Company	2004 real estate taxes	4700-000		210.55	96,121.68
02/28/06	11	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	68.58		96,190.26
03/15/06	000104	International Sureties, Ltd. 203 Carondelet St. New Orleans LA 70130	bond premium 1	2300-000		69.48	96,120.78
03/31/06	11	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	81.68		96,202.46
04/28/06	11	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	79.07		96,281.53
05/31/06	11	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	81.77		96,363.30
06/28/06		Transfer to Acct #*****1956	Bank Funds Transfer	9999-000		70,000.00	26,363.30
06/29/06	11	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	72.00		26,435.30
06/29/06		Transfer to Acct #*****1956	Final Posting Transfer	9999-000		26,435.30	0.00

Case No: 05-23012 -SQU
Case Name: Meredith, Thomas

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1956 Money Market - Interest Bearing

Taxpayer ID No: *****7968
For Period Ending: 05 09 08

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account CD Balance (\$)
06-28-06		Transfer from Acct #*****1749	Bank Funds Transfer	9999-000	70,000.00		70,000.00
06-29-06		Transfer from Acct #*****1749	Transfer In From MMA Account	9999-000	26,435.30		96,435.30
06-30-06	11	BANK OF AMERICA, N.A.	Interest Rate 1.300	1270-000	8.79		96,444.09
07-31-06	11	BANK OF AMERICA, N.A.	Interest Rate 1.300	1270-000	106.48		96,550.57
08-31-06	11	BANK OF AMERICA, N.A.	Interest Rate 1.300	1270-000	106.60		96,657.17
09-29-06	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	105.39		96,762.56
10-31-06	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	123.28		96,885.84
11-30-06	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	119.45		97,005.29
12-29-06	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	123.58		97,128.87
01-31-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	123.74		97,252.61
02-12-07	000101	Illinois Department of Revenue P.O. Box 19009 Springfield IL 62794	2005 taxes due	2820-000		2,113.00	95,139.61
02-27-07	000102	International Sureties, Ltd	bond premium	2300-000		102.36	95,037.25
02-28-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	111.65		95,148.90
03-19-07	000103	Illinois Department of Revenue	tax due	2820-000		336.41	94,812.49
03-30-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	121.16		94,933.65
04-30-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	117.05		95,050.70
05-31-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	121.09		95,171.79
06-15-07	000104	Huck Bouma PC	ATTORNEYS FEES	3210-000		11,787.50	83,384.29
06-15-07	000105	Huck Bouma PC	attorney expenses	3220-000		114.71	83,269.58
06-29-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	112.44		83,382.02
07-31-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	106.23		83,488.25
08-31-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	106.36		83,594.61
09-28-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.500	1270-000	103.06		83,697.67
10-31-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.200	1270-000	91.49		83,789.16
11-30-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.200	1270-000	82.64		83,871.80
12-31-07	11	BANK OF AMERICA, N.A.	Interest Rate 1.200	1270-000	85.48		83,957.28
01-31-08	11	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	65.27		84,022.55
02-10-08	11	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	8.03		84,030.58
02-10-08		Transfer to Acct #*****7404	Final Posting Transfer	9999-000		84,030.58	0.00

Case No: 05-23012 -SQU
Case Name: Meredith, Thomas

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7404 Checking - Non Interest

Taxpayer ID No: *****7968
For Period Ending: 05-09-08

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To - Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account CD Balance (\$)
02-10-08		Transfer from Acct #*****1956	Transfer In From MMA Account	9999-000	84,030.58		84,030.58
02-20-08	001001	Brenda Porter Helms	TRUSTEE FEE	2100-000		20,000.00	64,030.58
02-20-08	001002	Brenda Porter Helms	trustee expenses	2200-000		75.32	63,955.26
02-20-08	001003	Alan D. Lasko & Associates PC		3410-000		1,848.00	62,107.26
02-20-08	001004	Alan D. Lasko & Associates PC	accountant expenses	3420-000		14.31	62,092.95
02-20-08	001005	Michelle Meredith	child support	5700-000		62,092.95	0.00

Total Of All Accounts 0.00